



THRIFT SAVINGS PLAN FACT SHEET

Using the TSP Web Site and the ThriftLine

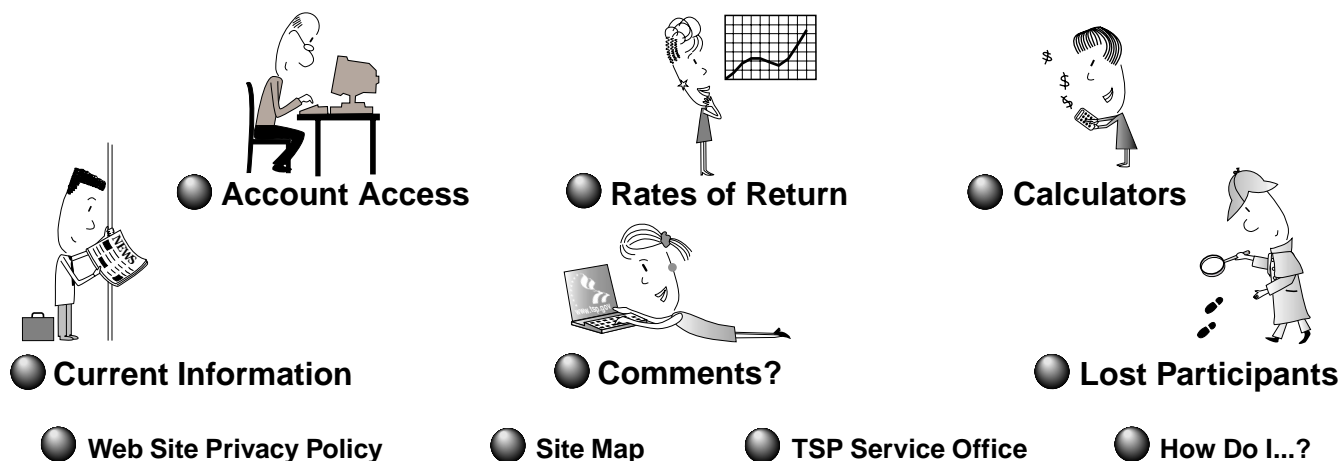
General information about the Thrift Savings Plan (TSP), as well as specific information about your TSP account, are available through two electronic media — the TSP Web site and the ThriftLine (the TSP's automated telephone system). You can also use these media to perform certain account transactions. The Web site and ThriftLine are available 24 hours a day, 7 days a week.

To access your account information through either the TSP Web site or the ThriftLine, you will need your Social Security number (SSN) and your TSP Personal Identification Number (PIN). (If you have lost or forgotten your PIN, you can request a new one on the Web site or the ThriftLine.)

For basic information about the TSP, civilian employees should read the *Summary of the Thrift Savings Plan for Federal Employees*; members of the uniformed services should read the *Summary of the Thrift Savings Plan for the Uniformed Services*. You can obtain a copy from your agency or service if you are currently employed or from the TSP Service Office if you are separated from service. The Plan Summaries and other useful publications are also available in the Forms & Publications sections of the TSP Web site.

We are constantly updating the ThriftLine and enhancing the TSP Web site with new information and features. Visit our Web site often to stay abreast of the latest TSP developments.

TSP Web Site — www.tsp.gov



The TSP Web site provides *general information* about the TSP that is applicable to the entire Federal workforce, as well as *specific information* that is relevant only to civilians or only to members of the uniformed services. In the general section of the site, all participants can access their own ac-

counts, review current TSP information or the most recent rates of return, or use interactive calculators. In separate civilian and uniformed services sections, participants can find specific participation rules and the related forms and publications that apply to them.

GENERAL INFORMATION

Account Access

You can find information about your TSP account and perform certain transactions in this section.

Account Security. To maintain the security of your TSP account, you can access specific account information on the Web site only if you enter a valid SSN and 4-digit TSP PIN. (If you have both a civilian and a uniformed services account, you will go to the account that is specific to the PIN you entered. If you have customized your PIN to be the same for both accounts, you will be asked which account you wish to access.) Your browser must be equipped with Secure Sockets Layer (SSL) and have 128-bit encryption.

For security, we recommend that you close your Web browser when you finish accessing your TSP account. If you have no activity in the secure section of the TSP Web site for more than 5 minutes, your session in the Account Access section will end and you will have to log in again.

Options. You have a number of options on the Account Access menu. You can:

- View your account balance. This information is updated monthly.
- Review your current contribution allocation or change the allocation of your future contributions among the five TSP funds.
- Make, change, or cancel an interfund transfer request to redistribute your existing account balance.
- View the loan amount available to you and the current loan interest rate.
- Review your outstanding loan balance and prepayment information.
- Review the status of a loan application.
- View the status of a withdrawal payment.
- Change your TSP PIN to another 4-digit PIN of your choice.

Other Sections

Rates of Return. In this section, you will find the monthly and 12-month rates of return for each fund. You can also access the historical rates of return for the funds or related indexes.

Calculators. The Web site offers several on-line calculators to help you make important decisions related to your TSP participation:

- *Projecting Your Account Balance* — Use this calculator to project the growth of your exist-

ing account balance and estimate the growth of future contributions and earnings in your TSP account.

- *Annuity Calculator* — Use this calculator to estimate the monthly annuity payment for any type of TSP annuity.
- *Federal Employees' Retirement Calculator* (for civilian participants only) — Link to this Office of Personnel Management calculator to estimate the value of your entire Federal retirement benefit, including your FERS or CSRS annuity, your TSP savings, and your Social Security benefits, if applicable.
- *Retirement Planning Calculator* — Link to the American Savings Education Council's "Ballpark Estimate" calculator to estimate how much money you would need to meet your retirement goals.
- *Loan Calculator* — Use this calculator to estimate what your loan payments would be, based on the amount you want to borrow, the loan interest rate at the time you take your loan, and other factors.

Current Information. Look in this section for the latest loan interest rate, annuity interest rate index, Plan News, and other regularly updated information.

Comments? Use this section to send us your comments about the TSP Web site. Although we cannot answer individual questions, we review all comments and use many of your suggestions to improve the site.

Lost Participants. Use this section to view a list of participants whose TSP accounts have been declared abandoned. To assist participants (or their beneficiaries) in claiming their accounts, the list provides the name, last known state of residence, and last employing agency of participants the TSP has been unable to locate.

How Do I . . . ? Use this section to link to information about participating in the TSP (e.g., how to enroll, change your contribution percentage, request an interfund transfer or contribution allocation, report a change of address, name a beneficiary, take out a loan, make a withdrawal).

Other Relevant Information. You will also find links to the Web site privacy policy, a site map depicting how the Web site is organized, and information for contacting the TSP Service Office.

SPECIFIC INFORMATION

For Civilian Federal Employees

In the **Civilian** section of the Web site, you will find descriptions of important features of the TSP for FERS and CSRS participants, copies of TSP forms and publications, and information for agency representatives.

TSP Features. This area contains basic information about various aspects of the TSP, including plan rules, tax advantages, agency contributions, investment options, the loan program, withdrawal options, and spouses' rights.

Forms & Publications. This area provides the latest versions of TSP forms, booklets, fact sheets, tax notices, and other documents. These forms and publications are available in Adobe Acrobat format for viewing and printing. If you do not have Adobe Acrobat installed on your computer, you can obtain a free copy from the Web site.

Info for Agency Reps. This area contains TSP Bulletins and TSP information useful to agency personnel and payroll staff.

For Members of the Uniformed Services

In the **Uniformed Services** section of the Web site, you will find general information and answers to questions commonly asked by members of the uniformed services who are considering joining the TSP. You will also be able to access descriptions of important features of the TSP, copies of TSP forms and publications, and information for service TSP representatives.

Welcome to the TSP. This area tells members of the uniformed services how to start participating in the TSP and explains where to find the information and forms they will need.

TSP Features. This area contains basic information for members of the uniformed services about the various aspects of the TSP, including plan rules, tax advantages, investment options, the loan program, withdrawal options, and spouses' rights.

Forms & Publications. This area provides the latest versions of TSP forms, booklets, fact sheets, tax notices, and other documents. These forms and publications are available in Adobe Acrobat format for viewing and printing. If you do not have Adobe Acrobat installed on your computer, you can obtain a free copy from the Web site.

Info for Service Reps. This area contains TSP Announcements and Bulletins, as well as information useful to service TSP representatives.



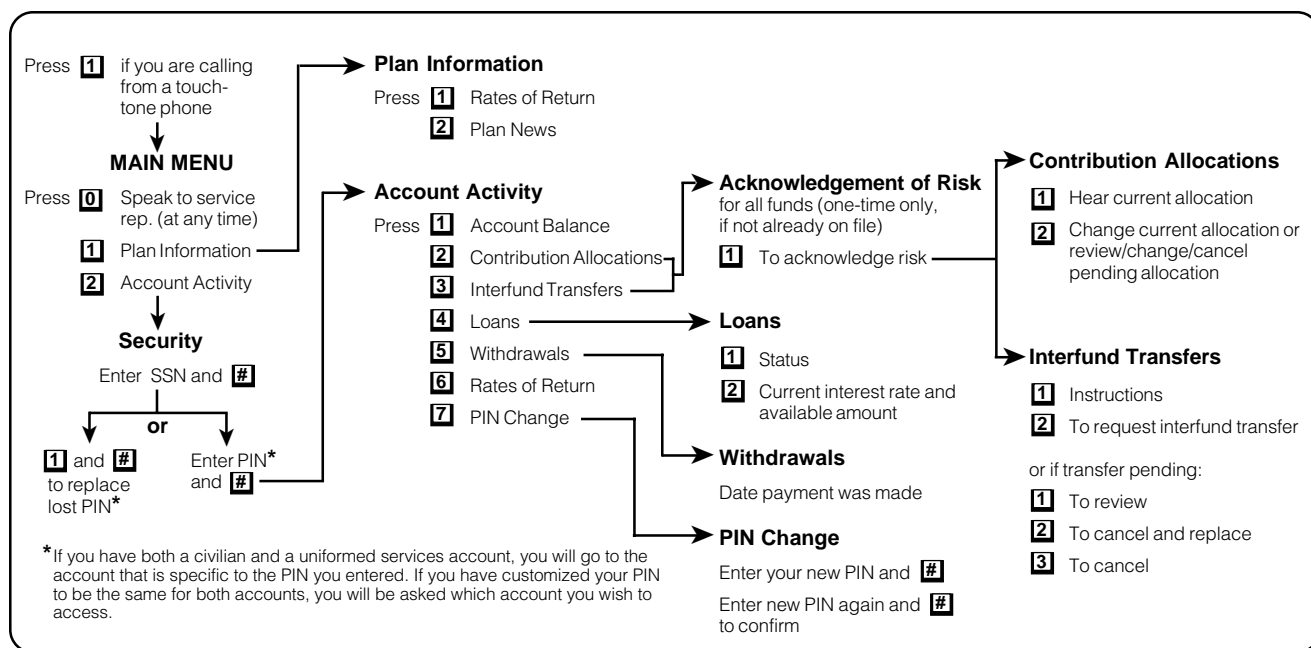
Civilian

- TSP Features
- Forms & Publications
- Info for Agency Reps



Uniformed Services

- Welcome to the TSP
 - TSP Features
 - Forms & Publications
 - Info for Service Reps
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The ThriftLine is divided into two main components:

- Plan Information
- Account Information and Activity

If your call requires personal assistance, you can press “0” to speak to a participant service representative at any time between 7:00 a.m. and 4:30 p.m., central time, on business days.

Plan Information

You do not need your SSN or PIN to access Plan Information on the ThriftLine. When you select Plan Information from the Main Menu, you can learn the rate of return for each fund as of the end of each month, the compound 12-month rates of return, the current loan interest rate, and the current annuity interest rate index. If you choose Plan News, you will learn about changes to the TSP that may affect your participation or your account, as well as other current items of interest.

Account Information and Activity

In this section, you can obtain personal account information, perform certain transactions, or change your PIN.

Account Security. When you access this section from the ThriftLine Main Menu, you are asked to provide your SSN and a valid TSP PIN. If you do not know your PIN, you can request to have a new PIN mailed to you. You will receive your new PIN in about 10 days.

Options. You have a number of options in the Account Activity Section. You can:

- Find out your account balance.
- Find out how your payroll contributions are currently allocated among the five funds, and, if you wish, change the allocation of your future contributions.
- Request an interfund transfer to redistribute your existing account balance.
- Determine the current loan interest rate and the loan amount you are eligible to borrow.
- Learn the status of a request for a contribution allocation, interfund transfer, or loan.
- Find out your withdrawal payment date.
- Change your PIN to another 4-digit PIN of your choice.

If you have both a civilian and a uniformed services account, any transactions you request in one account will not affect the other account.

Blocking Access to Your TSP Account

You can block Web site and ThriftLine access to your TSP account by writing to the TSP Service Office, National Finance Center, P.O. Box 61500, New Orleans, LA 70161-1500. Include your Social Security number and your date of birth (month, day, and year) in your letter. If you later wish to reinstate electronic access, write to the TSP Service Office.